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STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10043247
Filing Date	2002-01-14
First Named Inventor	David Lee Garrison
Art Unit	3693
Examiner Name	Kirsten Sachwitz Apple
Attorney Docket Number	23952-0045

**U.S.PATENTS**

Examiner Initial*	Cite No	Patent Number	Kind Code†	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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	2	4908850		1990-03-13	Masson et al.	
	3	4947028		1990-08-07	Gorog	
	4	5153907		1992-10-06	Pugh et al.	
	5	5197094		1993-03-23	Tillery et al.	
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	7	6119104		2000-09-12	Brumbelow et al.	
	8	5298731		1994-03-29	Ett	

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11	5707286	1998-01-13	Carlson
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**U.S.PATENT APPLICATION PUBLICATIONS**

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Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup> i	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1	780807	EP		1997-06-25	Pitney Bowes Inc.		<input type="checkbox"/>
	2	782108	EP		1996-12-19	Pitney Bowes Inc.		<input type="checkbox"/>
	3	63268086	JP		1988-04-11	Toyo Comm. Equipment Co. Ltd.	Abstract	<input checked="" type="checkbox"/>

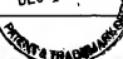
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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T5
	1	Anonymous, "Industry Protests Curb US Routing Number Reforms," Cash Management News, July/Aug. 1994, n101, pgs. 1-2.	<input type="checkbox"/>
	2	Bruce Zagaris and Scott B. MacDonald, "Money Laundering, Financial Fraud, and Technology: The Perils of an Instantaneous Economy," The George Washington Journal of International Law and Economics, Washington: 1992, Vol. 26m Iss. 1: pages 1-32.	<input type="checkbox"/>
	3	"11-digit Zip Code Causes Concern," March 1993, Direct, p.16.	<input type="checkbox"/>
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	5	"History of the U.S. Postal Service: 1775-1993, "Downloaded from Internet. <URL: www.usps.com/history/history/his3_5.htm> [retrieved on 07-30-2002].	<input type="checkbox"/>
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	10	"SSN Verifier Another Step Toward Stemming Fraud," Item Processing Report, The Gale Group, v5, n6, March 31, 1994.	<input type="checkbox"/>

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11	"The Card Industry Cools Its Heels Waiting For a Fraud-Busting Code," Credit Card News, The Gale Group, v5, n26, May 1, 1993.	<input type="checkbox"/>
12	Declaration of Mary Elizabeth Lawson (3 pages).	<input type="checkbox"/>
13	Disclosure Under 37 C.F.R. 1.56 (4 pages).	<input type="checkbox"/>

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Examiner Signature	/Sanjeev Malhotra/	Date Considered	08/04/2008
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